LORD LOVELAND

DISCOVERS AMERICA

BY C.N. AND A.M. WILLIAMSON

(Continued from Last Saturday.)

Mr. Coolidge half rose in his seat, losing his characteristic stolidity. "No, no," he returned in a low, decided voice; "there must be no scene here, for the ladies' sake. Keep quiet, everybody."

"You're right, Coolidge," returned the dark, smooth faced man.

Then the latter fixed his eyes on Loveland with a state under a frown, and the other new man stared also, but the three women looked away, trying in vain to think of something easy and natural to say to each other.

Val stood for a moment stupidly, like a boy in the schoolroom who has been bidden to stand up and be stared at as a punishment for some misdemeanor. He was almost inclined to laugh at the insolence of Cadwallader Hunter, as a lion might laugh at a fox terrier worrying his foot. It was on his lips to say: "What a tempest in a teapot! Surely you're not going to believe any idiotic tale that tuft hunting ass may have trumped up about me?"

Then he passed on toward his own table.

There were two chairs at Loveland's table—placed in case he might choose to bring a guest—and he deliberately selected the one which put him with his back to the Coolidge party. But he had forgotten that Major Cadwal-

A POLITE WAITER HAD SLIPPED A MENU INTO THE HAND OF LOVELAND.

lader Hunter was not one of that party and might wander at will to any part of the dining room. Presently he did begin to wander, stopping to talk with another group of people, then with another, and so on, always on his way somewhere else.

A polite waiter had slipped a menu into the hand of Loveland, who regarded the decorated square of cardboard as if it were a fetish to preserve him from evil. But if he had deigned to let his eye follow Cadwallader Hunter he would have seen that each group of people glanced with furtive curiosity at him; stared, whispered, stared again and afterward signaled each other from table to table.

Cadwallader Hunter prided himself on knowing all the people who were worth knowing wherever he went. He had dined early because he had been minded to show himself rather late at the first performance of a new comedy by the brilliant young playwright, Sidney Cremer, but now he found himself appearing on the stage and acting almost a leading part in a drama a hundred times more exciting than he could see at any theater. He went straight from the restaurant to the long row of desks in the hotel office for a heart to heart talk with the clerk he had interviewed in the morning. Then, having made the impression and obtained the assurance he desired, he searched for other acquaintances in that vast decorative corridor of marble, facetiously known as "Peacock alley."

Meanwhile Loveland ordered his dinner, though not quite as carefully as he would had it not been for the disagreeable little incident which he tried to forget as if it were but one more in the series of pin pricks. As he had no money at present to pay for it he thought he might as well drown his vexations in champagne and asked for a bottle of the brand he liked best without even inquiring the New York conception of its price.

As the waiter would have gone off with the order Val called him back on a sudden thought. "Do you know the names of the people at the table where I stopped?"

"Yes, sir," replied the man. "They are very well known here. We often have them dining and lunching. Mr. Coolidge is a millionaire. He and his daughter are just back from Europe, and Mrs. and Miss Milton too."

"Yes, yes," said Loveland impatiently. "I know all that. But the others?"

"Oh, the smooth shaved gentleman with the black hair and prominent eyes—he's Mr. Milton, Mrs. Milton's husband—rather a gay sort of gentleman, sir. The story is he and Mrs. Milton don't get along very pleasantly. There'll be plenty here tonight will be interested seeing them together just after her coming home with the young lady. And the other gentleman, sir—the good looking young one with the dark mustache—that's one of our greatest New York swells, Mr. Henry van Cotter. He"—

"Thank you—that will do," broke in Loveland, suddenly annoyed by the servant's knowing loquacity. The name of Henry van Cotter had in such a connection stirred a dim sense of discomfort within him. This Van Cotter was one of Harborough's friends. Val had left Jim's letter and a visiting card this afternoon at a huge palace of an "apartment house" where Mr. van Cotter had a flat.

At last he saw his waiter coming back and was about to ask irritably whether the man thought it was to-morrow's breakfast he'd ordered when a sealed envelope of the hotel paper was laid on the table in place of the expected oysters.

The servant discreetly retired out of sight behind his lordship's chair like a little boy who has lit a squib and awaits the explosion, and Loveland tore open the envelope, which, very oddly, he thought, was not addressed.

"Sir," he read in neat typing, "the management of the hotel present their compliments and inform you that the suit you are occupying will be required from this evening; also that they regret they have no other room to place at your disposal. They therefore inclose your account up to date and request the favor of immediate payment. Should you wish for dinner and wine they would be obliged if you would kindly pay in advance. The bill for same (as ordered by you) is inclosed separately from the other account."

There was the bill staring up at him as he stared down at it:

Private parlor, bedroom and bath..	$75.00
Luncheon served a la carte in parlor	6.50
Wine	5.00
Cablegram sent to London and Southern bank	10.50
Hire of automobile three hours.....	15.00
Total	$122.00
Dinner as ordered and to be paid in advance	8.50
Champagne	10.00

Lord Loveland, hardly knowing what he said or did in the persistent nightmare from which he could not wake, called the waiter to him from ambush behind his chair. The man came, with eyes cast patiently down, not to meet the angry blaze turned dangerously upon him.

"There must be some mistake here," said Loveland, folding up the paper and replacing the three sheets in the envelope with fingers that were not quite steady. "This can't be for me. You see, there's no name on the thing. You've brought it to the wrong person."

"No-o, sir," returned the servant; "I was told to bring it to you. If there's a mistake, sir, it isn't me who's made it."

"Very well, then, somebody else has," insisted Loveland. "I tell you this can't possibly be meant for me. Give the envelope back to whoever gave it to you and ask him to hand it to the manager, saying that in error it was delivered to Lord Loveland."

"Yes, sir." The waiter obediently took charge of the offensive envelope and ambled away with it to confer at a distance with the person from whom it had been received five minutes ago. There were a few gestures, a few shrugs, and then the two approached Lord Loveland's table together.

"It's quite right, sir," murmured the newcomer. "The letter is for you, sir. There's no mistake."

Deadly white under his brown tan, Val rose without a word, crumpling the envelope in a hand that itched to clutch some one by the throat and flinging down a silver dollar for the waiter. The Coolidges and their party were still at the violet decked table as Loveland passed by, but he did not see them. He had forgotten their existence.

"Papa, the major has done it!" exclaimed Elinor Coolidge, looking across at her father, who sat between Mrs. Milton and Fanny.

"Yes, he has done it," replied Mr. Coolidge, smiling the wooden smile which was of fair, carved ivory when reproduced on the beautiful face of his daughter. "I don't know what's come over the major since this morning. He seemed to love that Englishman like a son on board the Mauretania, but tonight he fairly jumped out of himself with joy when he heard Van Cotter's piece of news."

"I'm sure we were all as nice as we could be to Lord—to him," faltered Fanny Milton, who had drained the lake from her eyes when no one was looking, but only to make way, it seemed, for a new supply of salt water.

"Oh, speak for yourself, Fanny," said Mrs. Milton, with her exaggerated English accent. "As for me, I"—

"Why, mamma, you were just lovely to him every minute!" cried the girl, defending herself briskly. "If you weren't married, with a grown up daughter, people might have thought you were in love with him yourself sometimes."

"Nonsense!" retorted Fanny's mother, darting a furious look at her child. "The way you talk shows you're not grown up."

"I always thought he was the most conceited young man I ever saw," broke in Elinor Coolidge. "I could have boxed his ears often, and it would have served him right. I just enjoy this. It's like a play."

"Well, I think that's real mean of you, Elinor," said Fanny. "And I don't see how you can feel that way. He looks so pale. It makes me sick to think what he's got to go through, poor fellow, and he's so handsome! Did you ever see anything as beautiful as he looked just now when he went stalking by us with his head high and his face pale and his eyes like blue fire?"

"I certainly never saw a British lord as handsome. They don't make 'em like that," said good looking Henry van Cotter. And then they all laughed, all except Fanny Milton. She was wondering what Lesley Dearmer would do if she were there instead of tearing away toward Louisville as fast as an express train could carry her.

As it happened, Lesley was thinking of Lord Loveland at that very moment. Perhaps it was a kind of telepathy which brought her image so clearly before Fanny Milton's eyes, for Lesley's thoughts included Fanny.

The panting of the great engine and the rushing roar of the wheels had come to have a refrain for her. "Never again—never again," she heard them say, as if the words were shouted spitefully into her ears. "Never see him again—never again. He'll forget you—forget you. Soon he'll marry—marry some rich girl."

Of course he didn't deserve happiness with a girl he married for money. Yet Lesley couldn't bear to think of him as miserable or disappointed in life. The brilliant sparks which showered past the train windows seemed to her like the moments she had spent with Loveland, moments left behind forever now, and she could not help wishing that she might live them over again.

"Perhaps I might have helped him to be different if I'd tried," she said to herself as she watched the specks of fire which flashed and died. "But I didn't try. I was too proud to try, I suppose. It was a silly kind of pride, for he could be—he could be such a man if he knew himself and would live up to himself."

CHAPTER IX.

EXIT LORD LOVELAND.

LOVELAND walked out of the dining room of the palatial hotel hardly knowing what he meant to do.

His wish was to punish those who had insulted him, but how was the question ringing in his brain. A gentleman could not knock down a management or punch its head. "A management" seemed intangible, out of reach.

Val's first thought was to march up to the desk and "have a row" with somebody, but an instant's reflection showed him that it would be more in accordance with dignity to go to his own quarters and command a representative of the "management" to come to him.

This resolve he carried out. Having reached his room and called down through the telephone for the manager, he was not kept waiting long before a gentlemanly middle aged person appeared at his sitting room door.

"Are you the manager of this hotel?" Loveland inquired brusquely.

"I represent the manager," the newcomer returned.

"Very well, then," said Loveland. "I want you to tell me the meaning of this." And he indicated the typewritten letter and the two bills, which he had laid conspicuously on the table.

The man scarcely glanced at the papers, about which he was evidently well informed already. "The meaning is that unfortunately we're obliged to request that you vacate this suit immediately," he replied.

"Suppose I refuse to go?"

"Oh, I guess you won't do that!"

"You're right," said Val. "I wouldn't stop here now if you paid me twelve times as much as you want me to pay you. And, by the way, I can't pay tonight. You'll have to wait till tomorrow, when I can get to the—er—bank."

"I'm afraid we can't wait," the other answered quickly. "If you aren't able to pay we shall have to keep your baggage till you do."

Loveland stared. "That's a little too steep, isn't it?" he sneered. "You turn me out of your hotel in the most insulting and unprovoked manner and then expect me to go somewhere else without my luggage. Are these American manners with foreigners?"

"They have to be with some foreigners," returned the other, smiling mysteriously.

"I intend to go now, whether you like or not," said Val, "and take my luggage with me."

"You can't take it unless you pay your bill. That's the law, and our police know how to enforce it. If I were you I wouldn't do anything to make it necessary to call the police. Once in their hands, you might be quite awhile getting out, you know."

Val believed that Cadwallader Hunter had somehow contrived to bring about this hideous state of affairs; though he could not imagine how unless all Americans were ready to band together and avenge one another's fancied wrongs against a stranger.

"My luggage is worth a lot more than what I owe you here," he said.

"We have heard all about that luggage," was the sneering reply.

Val bit his lip. For the moment he had forgotten Foxham's treachery, but he remembered it now with recurring rage. Evidently the valet had poured forth the history of the great unpacking episode.

"In my opinion we shall be lucky if the sale of your effects covers the bill," calmly went on the representative of the "management."

"I wouldn't advise your people to try to sell my things," exclaimed Loveland.

"They will wait the customary length of time."

"They'd better be jolly careful what they do," Loveland broke in. "Anyhow, I'm much mistaken if I haven't a case in law against the hotel already.

"I WILL GIVE UP THE ROOMS WHEN I'M READY."

If I have—and in justice I ought to have—I shall proceed."

The other smiled for the first time. "I don't expect that any of us will lie awake nights worrying," said he.

Loveland tried to crush the man with a look, but he was not so easily abashed. "I've said all I want to say now." Val informed him icily. "You can go, and I will give up the rooms when I'm ready."

"That's all right as long as it's inside half an hour," returned the other, still with unruffled politeness. "But I have to stay till you do give them up."

"Confound you! Do you think I'll set the place on fire the minute your back is turned?"

"Not so much that as—there are other things you might do."

"What other things? Really I should like to know, for the sake of curiosity."

"Well, if you're bound to get it out of me, I've got to stay and see you don't remove any articles of value."

"By Jove! So that's it—my own or yours?"

"What's yours is ours at present, and what's ours is our own, as the bride said to the bridegroom."

Val could almost have laughed, though not at the joke. He, the Marquis of Loveland, an officer in the Grenadier guards, was to be watched lest he should steal the hotel soap or sneak off with his own toothbrush!

He went white and red and white again. If by a word he could have insulted the whole hotel down in an earthquake he would have been willing to be entombed under the ruins. He had a wild, boyish conviction that by subjecting himself now to the extremest inconvenience he could by and by cause the hotel management poignant remorse. Yes, he could take them at their word. He would walk out of the house just as he was, leaving everything he had behind him. He would not even take his overcoat, and if he were struck down with pneumonia so much the worse for these insolent people.

His cap, his only head covering, as he had forgotten a bowler on board ship, lay on a table, and he held it out for the enemy's inspection. "You say all that in mine is yours," he sneered. "This may have cost 6 or 7 shillings when it was new. Now it would fetch 2 at most. I will pay you for it. Half a crown is the least I have. Pray keep the change."

He laid a coin, his last large coin down on the table where the cap had been and without another word walked nonchalantly out of the room. He love in the great hall through which he had to pass on his way out of the hotel lights glared and dazzled, and the talk and laughter of many persons sounded in his ears. Loveland pushed on blindly, conscious of himself as the one real entity in a crowd of will-o'-the-wisps and wicked lure lights. His sole concern with the people in the hateful, glaring picture was that they should suspect nothing of his feelings. He walked with his head up and something that he meant for a smile on his lips, nor was it an affectation that he appeared to recognize no one, though Cadwallader Hunter, who had been waiting to see this exit, believed it to be.

The night was warm for November in New York. Still, there was a decided crispness in the air which Loveland felt as he went out.

The streets were brilliant with light, and half New York appeared to be abroad, although the theaters had been in full swing for nearly an hour. But all the women were cloaks and the men overcoats. Loveland, in his dinner jacket and wide expanse of shirt front, his pumps and silk stockings, his cloth traveling cap pulled over his eyes, would have been noticeable even if his height and good looks had not made him a marked figure. Everybody who passed stared, and more than a few glanced back at him. Here and there some pretty woman laughed at a joking comment whispered by her escort, and when his first hot rage began to cool it was uncomfortably borne in upon Loveland that he was the observed of many observers.

Here he was on a winter's night, a foreigner in a strange city, walking the streets without an overcoat and with only a coin or two in his pocket. He remembered that in the afternoon when dealing out visiting cards and letters of introduction he had slipped his cardcase into a pocket of his overcoat, where it still remained. That overcoat remained in one of the rooms lately his at the hotel. What a fool he had been, after all, to leave it behind. Meeting a policeman, he inquired for a respectable, inexpensive hotel in a quiet street not too far away and did his best to look unconscious of the big man's concentrated gaze fixed on the large white oval of his shirt front.

"You might try the New House, on Forty-thoyd street," was the advice that followed upon reflection, and Loveland was obliged to ask three times before he was able to translate "Forty-thoyd" into Thirty-third street. Then he had to turn and retrace his steps, for he had been wandering uptown and must have covered some distance, as he guessed by the length of time it took him to reach the Waldorf-Astoria again. As the light caught and photographed him in passing a man who had been standing in front of the hotel under the iron canopy with the air of waiting for some one started after Loveland, walking just fast enough to keep him well in sight.

Val turned into Thirty-third street and stopped before the New House, which advertised itself in a blaze of starry electric letters. The man on his trail smiled as he saw the tall figure in evening dress hesitate for an instant and then hurl himself at a revolving door. He himself strolled on, but he did not go far. When he had taken a dozen steps he wheeled, passed the hotel again, took a dozen more steps and again came back.

It was when he had just taken his sixth turn that Loveland shot out through the revolving door even more suddenly than he had shot in. The watcher was near enough to see the look on his face—the tenseness of the lips and drawing together of the eyebrows—and his own expression said "I thought so!" as plainly as words, if there had been any one there to read it. But Loveland was entirely absorbed in himself and in bitter thoughts of the hateful experience he had just gone through.

It was hardly to be hoped that there would be a room disengaged in a hotel for a nervous young gentleman with an exposed white shirt front, no luggage and a missing cardcase. When Val had explained that he was Lord Loveland, just landed from England, the hotel clerk turned away to hide either a yawn or a grin and seemed no more inclined to remember the existence of an unoccupied bedroom than if his client had been plain Mr. Smith or Mr. Jones.

"We had a gentleman from England here last week," he said pleasantly. "His name was Walker, London. Sorry we can't accommodate your lordship."

Then Loveland had squared his shoulders and marched out into the night, not inclined to try any more hotels. He felt very young in his loneliness and humiliation, and his heart yearned wistfully for the shabby Scotch shooting box where his mother lived and thought long thoughts of him.

He remembered hearing Betty or Jim Harborough say that in American towns a man might call upon a family he knew well up to the hour of 10 in the evening. It was not nearly 10 yet, and, though there was no family in New York whom Val knew well, it was a case of any port in a storm.

The Coolidges were now out of the running, and the Miltons, but a Mr. and Mrs. Beverly with a daughter had

"THEY ARE TOO MUCH ENGAGED TO SEE ANYBODY TONIGHT."

(half apologetically) invited him to visit at their house in Park avenue. They were rich or richish, though with a trail of trade behind them, and the girl was pretty or prettyish.

He had casually refused the invitation, pleading many engagements difficult to keep if visiting, but he could easily explain the late call by lightly recounting the story of his misfortune, making a jest of it and throwing himself on the family's mercy. He hoped and believed that they would insist upon his staying all night in their house; also that a man sufficient to pay his hotel bill and redeem his watches might be supposed.

The prospect of release from all his woes was so soothing and apparently so easy to compass that the mere thought was a warning combat. Val walked briskly back into Fifth avenue and asked the way of the first man he met. He found Park avenue a dignified street and with the pleasantest anticipations ran up the steps of the Beverly house, the number of which had fortunately stuck in his memory. There were lights in all the windows of the two lower floors, and as he pressed the electric bell he saw a shadow fall across the half transparent silk curtains, a shadow which was like a faint silhouette of plump little Madge Beverly.

"It's all right. They're at home, thank goodness," he said to himself as he waited for the door to open, and a sense of calm well being fell upon him with the assurance that his troubles were over at last.

A neat servant was seen framed against a yellow background of cheerful light, and at some distance, screened in shadow, the man who had followed Loveland waited once more with a certain anxiety in his eyes.

Val inquired for Mr. and Mrs. Beverly. They were at home, said the servant, in the "living room" with a party of relatives who had come to welcome them back after their visit to Europe. If the gentleman would step into the reception room and send up his card Mr. and Mrs. Beverly would no doubt be down in a minute.

"How when people are at home one doesn't send in one's card," said Loveland, arguing according to English ways. "Tell your master and mistress that Lord Loveland has called, but will not keep them long from their friends," said Val, growing impatient under the man's narrow look.

The servant executed the suggestion that as a free man in a free country he could have a master and mistress. And a Lord Anybody sounded like a practical joke to him, for, though he had begun by being a Swede, he had been an American since he was short coated. However, he was well trained, according to his lights and the family traditions of the Beverlys. He ushered the practical joker into a handsome drawing room and vanished upstairs to explain the odd young gentleman who never announced himself with cards.

The servant returned with a grave face. Indeed, it could not have been more solemn if he had come to break the news that all Lord Loveland's surviving relatives had perished together in a holocaust.

"Mr. and Mrs. Beverly are very sorry, sir," said the man, "but they are too much engaged to see anybody tonight."

Val rose haughtily. "I'll trouble you to open the door," he said as the servant stood petrified. And so once more Lord Loveland was thrown upon the hospitality of the streets. The flitting shadows were gone from the windows, which still gleamed cheerily. But they were dark to the outcast's heart.

CHAPTER X.

A PROPOSITION.

NATURALLY it occurred to Val that the trail of Cadwallader Hunter must have reached as far as the Beverly household, and almost he found it in his heart to respect a man with executive ability to accomplish so swift, so sweeping, so secret a revenge.

"The old fellow must have had a busy day," Loveland thought, half amused on top of hunger and discouragement. He pictured the major running lithely about since the snub at lunch time up to the last moment before dressing for dinner prejudicing all the friends made on board the Mauretania against the Englishman to whom he had proudly introduced them.

And, besides, one must grant a certain cleverness to a brain able to weave grounds of prejudice against a person—nay, a personage—important and unimpeachable, as Loveland considered himself to be. How Cadwallader Hunter had done it Val could not imagine. But that the mysterious thing which had been done was the major's work he did not doubt.

Loveland had conscientiously distributed all the letters in the afternoon and had put the Waldorf-Astoria hotel as a New York address on his visiting cards. Now, owing to unforeseen circumstances (another name for the major's vindictiveness), that address was his no longer. When people called, as no doubt they would do tomorrow, they were likely to find that he had vanished into space. Yes, without doubt the best thing he could do was to call tonight at one of the houses where he had alighted in the afternoon. He would walk to the nearest one; but, now he came to think of it, which was the nearest, and of which was he certain that he could remember the street and number? He went over the eight or nine names in his head and thought that he had kept them all straight, but to save his life he could not say which number, which street, appertained to which person.

This was a dilemma, almost a calamity. But one address seemed to stand out before his eyes, a number in Fifth avenue, and he thought it was a Mrs. Anson who lived there. The house was a handsome one at a corner. He had admired it, and as it was not far uptown he would not have more than a mile to travel. He could still make his visit and tell his pitiful tale before 10 o'clock.

He walked fast, and it was by an effort that the man of the shadows kept him in sight, for Val's legs were long, and his were not. But he did not contrive to cling close enough to see a tall figure slowly descend a flight of stone steps climbed with alert hopefulness a few moments earlier.

This time there was a discouraged droop of the head and shoulders, a dragging hesitation in the gait, which seemed to show that the wanderer did not know what his next move ought to be.

At last the watcher decided that he had waited long enough. The English man had come to the end of his tether. He was tired out and sick at heart—in fact, precisely in the most which the other had been patiently expecting.

Loveland walked away from the house where Mrs. Anson was "giving a dinner party and regretted that she was unable to receive visitors." Jim Harborough's friend! Could it be that Cadwallader Hunter's tentacles had wormed themselves round this lady's sympathies also, or was the dismissal another coincidence, like that of the bank?

"Good evening," said the man who had caught up with him, speaking somewhat breathlessly, but in a friendly voice.

"I was dining near you at the Waldorf-Astoria," explained the unknown.

"Oh!" Loveland said. "You were with the Coolidges, I remember." The lips of his cats began to tingle.

"My name's Milton," the short, dark man introduced himself. "I've been trying to catch you up for some time. I know you met my wife and daughter on the Mauretania. That's why I was anxious to make your acquaintance."

Loveland laughed. "You're the first person since I left the ship who has wanted to make it," he retorted. "And it struck me this evening that neither Mrs. nor Miss Milton was keen on keeping it."

"Miss Milton is a child," answered Miss Milton's father. "She daren't say her soul's her own if her mother says it isn't, and Mrs. Milton has reasons over and above what any one else may have for not wanting to know you in front of me."

"Over and above what any one else may have?" Val repeated, lost in surprise at this turning. "Why should she or any one have reasons for not wanting to know me? That's the thing I should like to find out. Perhaps you'll be good enough to explain the mystery—if you can. What has Major Cadwallader Hunter been doing to put all New York against me?"

"So far as I can see, it wasn't the major who set the ball rolling, though, of course, he'd like people to think he was on to it from the first. And it seems he heard you give yourself away a bit to a girl one day on shipboard, or says he did. But let's not discuss that now. What you are or what you did before you stepped on board the Mauretania is nothing to me. The game you and I are in together, as it's up to me to show you, is this: You're in a pretty bad scrape, and you want to get out of it. Is that true or isn't it?"

"I CAN HELP YOU OUT OF YOUR FIX."

"Yes, it's true enough," admitted Val. "But that's not the question. I"—

"Excuse me, it is the question where I'm concerned. I don't go back on that. I don't want to know anything or be in anything else. I can help you out of your fix. That's what I'm here to do."

"Thank you," said Val dryly. "But why?" He half expected that Mr. Milton's quid pro quo would be a promise in advance to make Fanny the Marchioness of Loveland.

"Well, I'm coming to that in one minute and a half. First and foremost, let's chat about what I can do for you. Then we'll get to what you can do for me. I guess a thousand dollars would come handy to you, wouldn't it, especially if you could see half in hard cash tonight?"

"If I saw any 'hard cash,' as you call it, lying in the street and nobody claimed it I confess I might find a temporary use for the money," said Loveland. "The trouble is my letter of credit"—

"I know all about that letter of credit just as well as if you'd told me," broke in Mr. Milton.

"Tomorrow it will be all right," Val went on.

"I wouldn't bet on its being all right tomorrow," said Milton. "But we can wait to talk business till the day after if you like. That'll suit me just as well, for I stand to make better terms. It's for you to say where. I can give you my card, and you can drop round at my club"—

(Continued Next Saturday)

The range of torpedoes has been gradually increased within the last few years, and the year just past has seen the range extended to four thousand yards. At the same time the accuracy has been greatly increased.